

United States Bankruptcy Court  
Western District of MichiganIn re:  
Brent Marshall Uber  
Amber Lynn Uber  
DebtorsCase No. 14-03037-jwb  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0646-1

User: jonesl  
Form ID: b18Page 1 of 2  
Total Noticed: 25

Date Rcvd: Sep 30, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2014.

|         |                                                                                    |
|---------|------------------------------------------------------------------------------------|
| db/db   | +Brent Marshall Uber, Amber Lynn Uber, 1300 Carr, Muskegon, MI 49442-4726          |
| bkpp    | +Kimberly Stebbins, 747 W. Norton, Muskegon, MI 49441-6526                         |
| 7351327 | +Best Buy Credit Card, P.O. Box 688910, Des Moines, IA 50368-8910                  |
| 7351328 | +Capital One, P.O. Box 30284, Salt Lake City, UT 84130-0284                        |
| 7351331 | +First General Credit Union, 5898 Ellis Rd, Norton Shores, MI 49441                |
| 7351334 | +M&W Inc., 979 West River Center Drive NE, Comstock Park, MI 49321-8955            |
| 7351337 | +Mercy Health Partners Emergency Health P, P.O. Box 673397, Detroit, MI 48267-3397 |
| 7351339 | +Walmart Card Member Services, P.O. Box 530972, Atlanta, GA 30353-0972             |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

|         |                                                                                      |                                                      |
|---------|--------------------------------------------------------------------------------------|------------------------------------------------------|
| ust     | +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Sep 30 2014 22:36:28                   | Andy Vara,                                           |
|         | Office of the US Trustee, The Ledyard Building, 2nd Floor,                           | 125 Ottawa NW, Suite 200R,                           |
|         | Grand Rapids, MI 49503-2865                                                          |                                                      |
| ust     | +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Sep 30 2014 22:36:28                   | Daniel J. Casamatta,                                 |
|         | Assistant U.S. Trustee, Office of the U.S. Trustee, The Ledyard Building, 2nd Floor, |                                                      |
|         | 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865                               |                                                      |
| ust     | +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Sep 30 2014 22:36:28                   | David W. Asbach,                                     |
|         | Office of the US Trustee, The Ledyard Building, 2nd Floor,                           | 125 Ottawa NW, Suite 200R,                           |
|         | Grand Rapids, MI 49503-2865                                                          |                                                      |
| ust     | +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Sep 30 2014 22:36:28                   | Dean E. Rietberg,                                    |
|         | Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,           |                                                      |
|         | 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865                               |                                                      |
| ust     | +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Sep 30 2014 22:36:28                   | Habbo G. Fokkena,                                    |
|         | Office of the United States Trustee, Michigan/Ohio Region 9,                         |                                                      |
|         | The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,                          | Grand Rapids, MI 49503-2837                          |
| ust     | +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Sep 30 2014 22:36:28                   | Matthew T. Cronin,                                   |
|         | Office of the US Trustee, The Ledyard Building, 2nd Floor,                           | 125 Ottawa NW, Suite 200R,                           |
|         | Grand Rapids, MI 49503-2865                                                          |                                                      |
| ust     | +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Sep 30 2014 22:36:28                   | Michael V. Maggio,                                   |
|         | Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,           |                                                      |
|         | 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865                               |                                                      |
| ust     | +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Sep 30 2014 22:36:28                   | Michelle M. Wilson,                                  |
|         | Trial Attorney, Office of the US Trustee, The Ledyard Building, 2nd Floor,           |                                                      |
|         | 125 Ottawa NW, Suite 200R, Grand Rapids, MI 49503-2865                               |                                                      |
| ust     | +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Sep 30 2014 22:36:28                   | Office of the U.S. Trustee,                          |
|         | The Ledyard Building, 2nd Floor, 125 Ottawa NW, Suite 200R,                          | Grand Rapids, MI 49503-2865                          |
| ust     | +E-mail/Text: ustpreregion09.gr.ecf@usdoj.gov Sep 30 2014 22:36:28                   | United States Trustee,                               |
|         | Michigan/Ohio Region 9, The Ledyard Building, 2nd Floor,                             | 125 Ottawa NW, Suite 200R,                           |
|         | Grand Rapids, MI 49503-2837                                                          |                                                      |
| 7351329 | +EDI: RMSC.COM Sep 30 2014 22:13:00                                                  | Care Credit GE Capital Retail Bank, P.O. Box 960061, |
|         | Orlando, FL 32896-0061                                                               |                                                      |
| 7351330 | +EDI: CHASE.COM Sep 30 2014 22:13:00                                                 | Chase Card Member Services, P.O. Box 94014,          |
|         | Patertire, IL 60094-4014                                                             |                                                      |
| 7351332 | E-mail/Text: bankruptcynotification@frontiercorp.com Sep 30 2014 22:37:43            | Frontier,                                            |
|         | 1398 S. Woodland Blvd Ste B, DeLeon, FL 32720                                        |                                                      |
| 7351333 | +EDI: CBSKOHL.COM Sep 30 2014 22:13:00                                               | Kohls Payment Center, P.O. Box 2983,                 |
|         | Milwaukee, WI 53201-2983                                                             |                                                      |
| 7351335 | +EDI: RMSC.COM Sep 30 2014 22:13:00                                                  | Meijer, GEGRB, P.O. Box 96015,                       |
|         | Orlando, FL 32896-0001                                                               |                                                      |
| 7351336 | +EDI: RMSC.COM Sep 30 2014 22:13:00                                                  | Meijer GEGRB, P.O. Box 96105, Orlando, FL 32896-0001 |
| 7351338 | +EDI: NAVIENTFKASMSERV.COM Sep 30 2014 22:13:00                                      | Sallie Mae, P.O. Box 3800,                           |
|         | Wilkes Barre, PA 18773-3800                                                          |                                                      |

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2014

Signature: /s/Joseph Speetjens

District/off: 0646-1

User: jonesl  
Form ID: b18

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Total Noticed: 25

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2014 at the address(es) listed below:

Lisa E. Gocha lgtrustee@sbcglobal.net, lg@trustesolutions.com/lg@trustesolutions.net  
Martin M. Holmes on behalf of Debtor Brent Marshall Uber mmhjd@yahoo.com  
Martin M. Holmes on behalf of Debtor Amber Lynn Uber mmhjd@yahoo.com

TOTAL: 3

Form B18 (Official Form 18)(07/08)

**United States Bankruptcy Court**  
**Western District of Michigan**  
One Division Ave., N.  
Room 200  
Grand Rapids, MI 49503

|                                                                                                                                                                                                                                                                                                                       |                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| <b>IN RE:</b> Debtors (names used by the debtors in the last 8 years, including married, maiden, trade, and address):<br><br><b>Brent Marshall Uber</b><br>1300 Carr<br>Muskegon, MI 49442<br>SSN: xxx-xx-3230<br><b>Amber Lynn Uber</b><br>1300 Carr<br>Muskegon, MI 49442<br>SSN: xxx-xx-2437<br><br><b>Debtors</b> | <b>Case Number 14-03037-jwb</b><br><br><b>Chapter 7</b><br><br><b>Honorable James W. Boyd</b> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|

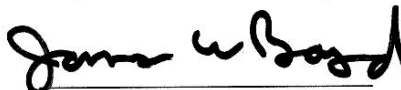
**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: September 30, 2014

BY THE COURT



James W. Boyd  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

FORM B18 continued (07/08)

### EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**